NORTHAMPTON HEBREW CONGREGATION

YEAR TO MARCH 31st 2026

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- Consolidated Balance Sheet
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Northampton Hebrew Congregation

Profit and Loss Report

01 April, 2025 - 31 March, 2026

Analysis Type: All, Analysis Category: All

Sales		
Board of Deputies members levy (4006)	-16.00	
Burial Fund members fees (4021)	2,195.00	
Burial fund -funeral contributions - non members (4026)	2,132.00	
Donations (4003)	513.08	
Gift Aid (4100)	740.03	
Interest - COIF (Burial Fund) (4022)	7,490.82	
Interest -COIF (General acc) (4012)	4,567.54	
Ladies Guild (4007)	-2.00	
Members Fees (4001)	4,494.50	
Other income (4900)	318,148.96	
	Total Sales	**£340,263.93**
Direct Expenses		
Burial Fund Costss (5112)	4,868.00	
Burial fund. funeral costs- Hollowells (4028)	3,346.00	
	Total Direct Expenses	**£8,214.00**
	GROSS PROFIT / LOSS	**£332,049.93**
Overheads		
Accountancy (7601)	1,140.00	
Board of Deputies Levy (5020)	245.00	
Burial disbursements; gratuities (5110)	87.90	
Cleaning (5016)	272.00	
Ex Gratia payment; Office of Chief Rabbi (5029)	200.00	

Faith Forum subscription (5023)	20.00	
General expenses (8200)	3,198.23	
High Holiday expenses (5035)	3,845.18	
Insurance (7610)	1,671.39	
Jewish New Year Luncheon (8201)	782.90	
Light & Heat (5012)	1,283.09	
PPS (5018)	19.16	
Professional fees (7600)	2,984.30	
Rent & Rates (7100)	1,081.87	
Repairs & Renewals (5015)	15,505.36	
SageOneExtra (7800)	691.20	
Telephone (5022)	410.30	
Travel and Entertainment (7400)	971.93	
Water (5013)	520.27	
	Total Overheads	**£34,930.08**
	NET PROFIT / LOSS	**£297,119.85**

Northampton Hebrew Congregation

Balance Sheet Report

To: 31 March, 2026

ASSETS		
Fixed Assets		
	Total Fixed Assets	**£0.00**
Current Assets		
Other debtors (1102)	4.00	
Current (1200)	1,957.74	
NatWest current acc - 05536324(Burial Fund) (1201)	4,307.99	
COIF Burial Fund (1205)	191,816.87	
COIF General (1206)	370,956.38	
COIF Property Fund (1209)	10,000.00	
	Total Current Assets	**£579,042.98**
	TOTAL ASSETS	**£579,042.98**
LIABILITIES		
Current Liabilities		
	Total Current Liabilities	**£0.00**
Future Liabilities		
	Total Future Liabilities	**£0.00**
	TOTAL LIABILITIES	**£0.00**

	TOTAL NET ASSETS	**£579,042.98**

EQUITY		
Reserves b.fwd (3000)	199,805.98	
Net Profit / Loss	379,237.00	
Net Profit / Loss (prior year(s))	82,117.15	
Net Profit / Loss (current year)	297,119.85	
	TOTAL EQUITY	**£579,042.98**

NORTHAMPTON HEBREW CONGREGATION

GENERAL FUND

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE PERIOD ENDED MARCH 31st 2026

comparative year ended 31.03.25				
	RECEIPTS			
£		£	£	£
4,577.00	Membership contributions	4,494.50		
200.00	Shabbaton Donation	-		
-	Hannukah party attendees	310.00		
-	Dindol - plaques	526.00		
-	Community Secure	3,145.20		
-	Grants	2,520.00		
-	Flooring receipt	1,410.26		
393.58	Donations	734.58		
-	125 Book sales	-		
44.00	Candle sales	49.00		
654.61	Gift Aid	740.03		
5,869.19			13,929.57	
3,505.68	Interest Received		4,567.54	
8337.20	Profit/(Loss) on House Account		305933.83	
17,712.07	**TOTAL RECEIPTS**			**324,430.94**

NORTHAMPTON HEBREW CONGREGATION
GENERAL FUND
RECEIPTS AND PAYMENTS ACCOUNT

FOR THE PERIOD ENDED MARCH 31st 2026

comparative year ended 31.03.25				
£			£	£	£
	PAYMENTS			
	RELIGIOUS EXPENSES			
476.20	Jewish New Year Luncheon		782.90	
3400.00	High Holy Days expenses		3845.18	
0.00	Simchat Torah		0.00	
441.73	Shabbatons	and social events	341.78	
	SYNAGOGUE AND HOUSE EXPENSES			
2,128.14	Insurances		1,671.39	
978.24	Light and Heat	running costs	1,283.09	
228.61	Water Charges		520.27	
7,584.78	Repairs/Renewals/Replacements		15,718.03	
338.98	Cleaning		327.00	
	MISCELLANEOUS EXPENSES			
96.59	P.P.S.		66.06	
245.00	Board of Deputies Representation Fee		245.00	
200.00	Ex Gratia payment; Office of Chief Rabbi		200.00	
420.60	Telephone & Web Expenses		410.30	
468.00	SageOne Extra		691.20	
859.20	Website costs		660.00	
-	Safeguarding training		200.00	
-			-	
20.00	Subscription - IFF		20.00	
60.00	Sundries	costco membership	66.00	
-		Jewish Bookshop	1,305.17	
50.00		Gratuity BHIB	127.90	
187.08		Zoom licence	199.08	
50.00		Piano clearance	-	
30.00		Picture Reframing	-	
52.50		Candles	37.50	
196.82		Refreshments	25.07	
212.96		Travel	971.93	
		Groceries	9.06	
1,140.00	Accounts Clerk Honorarium/Accountancy (Cottons)		1,140.00	
19,865.43	**TOTAL PAYMENTS**			**30,863.91**
- 2,153.36	**EXCESS OF (PAYMENT) OVER RECEIPTS**			**293,567.03**

NORTHAMPTON HEBREW CONGREGATION
BALANCE SHEET AS AT 31st MARCH 2026

comparitive year ended 31.03.25 £		£	£
	EXCESS OF (PAYMENT) OVER RECEIPTS		
		year to date	
- 2,153.36	Surplus for year to March 31 2026	b/d	**293,567.03**
	balances b.fwd as at 01/04/2024		
8,635.29	National Westminster	7,972.25	
72,883.16	COIF Deposit Account	71,388.84	
-	Board of Deputies - too much transfe	4.00	
-	Debtors	-	
-	Prepayments	-	
-	Provisions	-	
-		-	
81,518.45			79,365.09
79,365.09			**372,932.12**
	TOTAL FUNDS		
-	Represented by Balances at March 31st 2025		
	Cash at Bank:		
7,972.25	National Westminster		1,957.74
71,388.84	COIF Deposit Account		370,956.38
4.00	Board of Deputies - too much transferred		16.00
	Ladies Guild		2.00
79,365.09	**TOTAL FUNDS at March 31st 2026**		**372,932.12**

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NORTHAMPTON HEBREW CONGREGATION
HOUSE ACCOUNT
165 Billing Road Northampton

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD ENDED MARCH 31st 2026

comparative 2025 £		£	£
	Receipts		
9,915.00	Rental Income	-	
	House sale	310,000.00	
	LESS:		
945.96	Agents Fees, Commission & VAT	-	
8,969.04	Total Net Income	310,000.00	
	Payments		
342.84	Insurances	-	
	Rates	1,081.87	
289.00	Repairs and Renewals:	-	
	Professional fees	2,984.30	
631.84		4,066.17	
8,337.20	**Excess Receipts over (Payments)**		**305,933.83**
	Represented by:		
8,337.20	transferred to General Account		**305,933.83**

NORTHAMPTON HEBREW CONGREGATION
BURIAL FUND
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD ENDED MARCH 31st 2026

comparative 2024/25					
£	**RECEIPTS**		£		£
2,288.00	Members fee contributions		2,195.00		
8,700.45	Interest Received		7,490.82		
905.00	Burial Fund Reservation		-		
-	Non-Member Burials		2,132.00		
431.00	Contributions towards funeral costs		-		
12,324.45					11,817.82
	PAYMENTS				
1,107.00	Funeral Costs	Hollowells	3,346.00		
350.00	Funeral Costs	Tahara	1,050.00		
2,416.00	Funeral Costs	Enterprise /Idverde Ltd	3,818.00		
3,873.00					8,214.00
8,451.45	**EXCESS OF(PAYMENTS) OVER RECEIPTS**				**3,603.82**
	ADD b/fwd balances as at March 31st 2025				
7,315.99	Cash at Bank: National Westminster Bank				8,231.99
175,625.60	COIF Deposit Fund				184,326.05
10,000.00	COIF Property Fund - Note 1				10,000.00
1,165.00	Debtor				-
194,106.59					202,558.04
202,558.04					**206,161.86**
	REPRESENTED BY:				
	Balances as at March 31st 2026				
8,231.99	Cash at Bank: National Westminster Bank				4,307.99
184,326.05	COIF Deposit Account				191,816.87
10,000.00	COIF Property Fund - Note 1				10,000.00
-	Buriel member fees not transferred yet				37.00
202,558.04	**TOTAL FUNDS**				**206,161.86**

Note 1: Represented by 19,034.34 accumulation units in the COIF Property Fund purchased on August 31st 2006 for £10,000. Their value at March 31st 2026 was £22,610.50 (unit price £1.187) -
Please be aware … The value of these units can fall as well as rise.

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day1	Month4	Year2025		Day31	Month3	Year2026

Section A Reference and administration details

Charity name	Northampton Hebrew Congregation
Other names charity is known by	
Registered charity number (if any)	1191560
Charity's principal address	95-97 Overstone Road Northampton
Postcode NN1 3JW	

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Michael Necus	Hon President		
2	Graham Goldcrown	Hon Treasurer		
3	Rosalind Harris	Hon Secretary		
4	Bruce Greenberg	Board of Deputies Rep		
5	Henry Harris	Communications Officer		
6	Bernie Ingram	Burial		
7	Sandra Goldcrown	Catering		
8	Daniel Tabor	Education		
9	Melvyn Conroy	Hon Auditor		
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
John Josephs	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Association
Trustee selection methods (eg. appointed by, elected by)	Elected by Membership

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Security overseen and advised by Community Security Trust {CST}

Office of the Chief Rabbi

See above {CST} plus
Local Constabulary

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(1)

The furtherance and welfare of the Jewish faith in Northampton and Northamptonshire; including the promotion of Jewish religious worship and education; the maintenance of a synagogue or other place of worship; the provision and maintenance of a Jewish cemetery and Ohel (prayer house) in Northampton for the deceased of the local Jewish residents

allowing a partition between those of Halachic status and those not of Halachic status.

Helping other small Jewish communities, charities, institutions or persons within the British Isles.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

(1) To raise funds, invite and receive contributions and donations and to recommend to the members the categories and level of membership fees which shall be approved by a simple majority of the membership in general meeting;

(2) To buy, take on lease or take in exchange any property necessary for the achievement of the objects and to maintain and equip it for use;

(3) Subject to any consents required by law, to sell, lease or dispose of all or any part of the property of the Congregation;

(4) Subject to any consents required by law, to borrow money and to charge all or any part of the property of the Congregation with repayment of the money so borrowed;

(5) To employ such staff (who shall not be members of the Council) as are necessary for the proper pursuit of the objects;

(6) To co-operate with other Congregations, charities, voluntary bodies and statutory authorities operating in furtherance of the objects or of similar charitable purposes and to exchange information and advice with them;

(7) To establish or support any charitable trusts, associations or institutions formed for all or any of the objects;

(8) To appoint and constitute such committees as the Council may think fit;

(9) To be represented on external bodies;

(10) To administer the Congregation's Burial Scheme in accordance with its rules and regulations,

(11) To make, repeal and amend such rules (including Rules of the Burial scheme) as the Council may from time to time consider necessary for the well being of the members, which rules, repeals and amendments shall have effect until set aside by the Council. However no rule may be made which is inconsistent with this Constitution;

(12) To do all such other lawful things as are necessary for the achievement of the Objects.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

All volunteers contribute their time and effort freely without financial reward.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Hosting numerous school group visits to the synagogue to receive an entertaining presentation about our religion and its festivals. No charges made but donations accepted.

Self funding of our running costs by way of interest generated from equity release from property formerly for the purpose of housing a rabbi.

Excursion to Houses of Parliament without any charge to members who attended.

High holiday services scheduled and delivered by locum rabbi from London. Very well attended

Other social events with no charges made such as Channukah lunch, quiz etc attended by members and local dignitaries.

Deeply involved with annual Holocaust Day planning and events across the county,

Completion of security enhancement project fully funded by CST

Section E Financial review

Brief statement of the charity's policy on reserves	Two main areas. Ring fenced burial fund sufficient to cover the costs of all burial scheme members. A healthy general account that produces interest growth for activities for members.
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Graham Goldcrown	
Position (eg Secretary, Chair, etc)	Hon Treasurer	

Date	11/11/2026